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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: )  
**SPALDING** )  
Serial No. **Not Yet Assigned** )  
Filing Date: **Herewith** )  
For: **SYSTEM AND METHOD FOR SECURING** )  
**TRANSACTIONS BETWEEN BUYER** )  
**AND CREDIT AUTHORIZER** )

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CITATION UNDER 37 CFR \$1.97

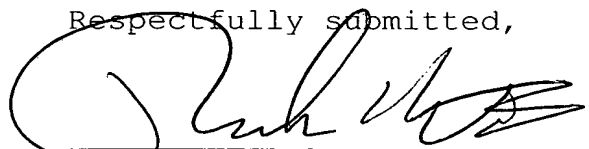
Director, U.S. Patent and Trademark Office  
Washington, DC 20231

Sir:

Attached is Form PTO-1449 listing several references for consideration in the examination of the above-identified application. A copy of each reference is also enclosed. It is requested that these references be considered by the Examiner and officially made of record in accordance with the provisions of 37 CFR \$1.97 and Section 609 of the MPEP.

If any additional extension and/or fee is required, or if any additional fee for claims is required, authorization is given to charge Deposit Account No. **01-0484**.

Respectfully submitted,

  
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Case No. 22819

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WASHINGTON, DC 20031

In re Application of: **Jeff SPALDING**

Serial No.: **NOT YET ASSIGNED**

Filed: **HEREWITH**

For: **SYSTEM AND METHOD FOR SECURING TRANSACTIONS  
BETWEEN BUYER AND CREDIT AUTHORIZER**



Sir:

Transmitted herewith is an INFORMATION DISCLOSURE STATEMENT in the above-identified application.

- ☒ This IDS is submitted under 37 C.F.R. § 1.97. No fee is required.
- ☐ This IDS is submitted under 37 C.F.R. § 1.97(c). Enclosed is a check in the amount of \$ 240.00.
- ☐ This IDS is submitted under 37 C.F.R. § 1.97(c) and (e). No fee is required.
- ☐ This IDS is submitted under 37 C.F.R. § 1.97(d) and (e). Enclosed is a check in the amount of \$ 130.00 to cover the petition fee.
- ☒ The Commissioner is hereby authorized to charge or credit any discrepancies in fee amounts to Deposit Account No. 01-0484.

Date: April 18, 2001

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